



SOUTH CAROLINA NATIONAL GUARD FEDERAL CREDIT UNION



“Serving Those Who Preserve Our Freedom”

The Minuteman Update

January 2010

Your Quarterly Newsletter

A MESSAGE FROM THE PRESIDENT

Greetings,

Not a day passes that we do not appreciate the members of our SC National Guard. It is a privilege for us to serve such an outstanding group of Americans and their families. Our members' financial well-being is our mission. Whether supporting the family left behind or assisting a Guardsman across the world in harm's way, member service is our priority.

These are difficult times. Our country is at war, while our national economy continues to decline. Throughout this year we have all heard about the struggles of the banking and financial services industry in our country. Thanks to your loyalty and support your credit union is financially strong. In 2009 our loan growth, deposit growth, and income exceeded our forecasts. But we do not focus on growth. We believe that growth is a by-product of personal member service. This past year we also moved into our new member services building, converted to a new data processing system and implemented new telephone and security systems.

On a daily basis we see the impact of high unemployment and lagging job growth. That is why I encourage you to use your credit union. As uncertainty and dismal predictions continue for 2010, your credit union is financially sound and ready to help you as we work through these hard times together.

I look forward to sharing our final 2009 financial statements with you at our 44th Annual Membership Meeting scheduled for April 8th, 2010 at 3:00 PM, in the TAG auditorium.

Thank you for your trust.

Randall Robinson
President

CALL FOR ANNUAL MEETING

The forty-fourth annual membership meeting of the SC National Guard Federal Credit Union will be held Thursday, April 8th at 3:00 p.m. in the auditorium of the Adjutant General Building on National Guard Road in Columbia.

This year the membership will vote to fill six, three-year seats on the Board of Directors and two, three-year seats on the Credit Committee. If you have an interest in volunteering your services please contact Carson Raichle, Chairman of the Nominating Committee, at 806-4445 or email raichlec@tag.scmd.state.sc.us.

Potential candidates are reminded of the following criteria for volunteer work with the credit union: (1) nominee must be a member of the credit union and be in good standing with the

credit union; (2) agree to a credit report check; (3) provide a brief biography and statement as to how his or her nomination would benefit the credit union; (4) indicate the willingness to be educated in credit(9002800) union philosophy, duties and responsibilities; (5) have the ability to attend credit union meetings in Columbia during business hours; (6) have the ability to attend leadership/volunteer conferences in and outside the Columbia area.

The Door Prizes this year total \$ 1,000.00. We look forward to seeing all of you there!

looking out for you ...

Try This - You'll like it and it's free!

In January 2010, we're upgrading our BillPay to better serve you. With BillPay Plus, you'll still receive the same great features that you're currently enjoying, but with a little something extra!

With the Plus advantage, you can:

- Pay bills from multiple accounts
- Set-up Account-to-Account Transfers
- Send Person-to-Person Transfers
- Schedule multiple payments from one screen
- And much more!

All BillPay users will be automatically upgraded to BillPay Plus. There's no down-time – all payments will be processed (147200) as scheduled. All payment information, including payees and payment history, will still be available – it doesn't get any easier than that!

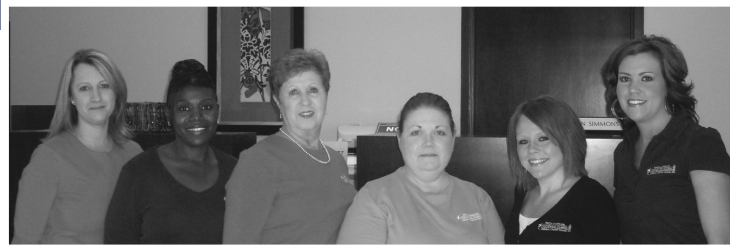
For questions regarding the improved BillPay, please contact Kelli Amick or Suzanne Beard at 803-799-1090 or toll free at 800-922-6310. You can also email your questions to mailbox@scngfcu.org.

Come Shred With Us!

You are invited to come out to our Main office on Bluff Road and shred your personal documents.

We will have shred bins available on Wednesday, February 10, 2010, from 9:00 AM to 3:00 PM for your convenience. All papers deposited into the shred bins will be shredded when the truck arrives at 3:00 PM.

This is a FREE service being provided by your Credit Union!



Main Office Staff: (from left to right) Christy Gleaton - MSR; LaShonda Brown - MSR; Brenda Prevatte - Loan Officer; Charlene Cascio - Teller; Fallon Simmons - Teller; Natalie Pearson - VP Member Services

Direct Deposit of Tax Refunds

Your 2009 tax refund can arrive quicker, easier and safer with "IRS Direct", a direct deposit service from the IRS and your credit union.

According to the IRS, direct deposit of your refund will be three weeks earlier than if you were to receive it by mail. Plus, there is no check to get lost or stolen and no need to arrange a (544300) special trip to the credit union for a deposit. Take advantage of this convenient way to deposit your refund. Simply include on Form 1040, where indicated, our credit union's routing number, 253978743, and your account number either savings or checking, into which the refund is to be deposited. Your savings account number appears on the accompanying statement as does your checking account number (beginning with 100, 101, 200 or 300), if you have one.

Please remember that the refund must be deposited into an account bearing your name. If the refund is for a joint return, it must be deposited to a joint savings or checking account.

DISCOUNTED TICKETS AVAILABLE
Biltmore Estates (Asheville, NC) - \$38.00
compared to \$45.00 at the gate

Call the credit union for more information.

Credit Union Calendar Of Events

JANUARY

1st Observance of New Year's Day
Credit Union Closed

18th Martin Luther King, Jr. Day
Credit Union Closed

FEBRUARY

15th President's Day
Credit Union Closed

APRIL

8th Annual CU Meeting
Tag Auditorium 3:00 p.m.

15th Deadline for IRA Contributions for (677500)2009
Deadline for State and Federal Taxes

SCNG FCU'S MISSION STATEMENT:

To provide the South Carolina National Guard family with financial products and services in a safe and sound environment.

Win \$5.00!!

Congratulations to Carol Kilcawley of Columbia as she is now \$5.00 richer!

You can also be \$5.00 richer by simply locating your share number in this issue (16500) of the Update. Every issue of the Update has five hidden member numbers. Locate your account number and be \$5.00 richer. When you locate your account number simply contact us by phone, mail or visit our branch. Reading the Update not only gives you current credit union information but pays you for it!

Board declares 0.26% APY dividend for 4th Quarter 2009

The annual percentage yield applies to all share, club and organizational accounts. The dividend rate on checking is .20% APY. Contact the credit union at 799-1090 or 1-800-922-6310, if outside the Columbia area, for additional information.

THREE BRANCHES TO SERVE YOU!

You may now visit any of the three full service branches listed below:

Main Branch

1225 Bluff Road, Columbia, SC 29201
PO Box 9366, Columbia, SC 29290
800-922-6310 toll free • (803) 799-1090
(803) 254-6315 fax
(803) 806-4333

McEntire Branch

1325 SC Road
McEntire Joint National Guard Base
Eastover, SC 29044
PO Box 9123, Columbia, SC 29290
877-504-0898 toll free • (803) 647-8212
(803) 783-2099 fax

Eastover Branch

10311 Garners Ferry Road
Eastover, SC 29044
PO Box 9366, Columbia, SC 29290
800-922-6370 toll free • (803) 695-2000
(803) 695-6053 fax
(803) 806-1801